

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	Case No. 19-21034 CMB
	)	Chapter 13
Bradley J. Ike	)	Docket No. 113
Lauren E. Ike,	)	
<i>Debtor(s)</i>	)	
	)	
	)	
Bradley J. Ike	)	
Lauren E. Ike,	)	
<i>Movant(s)</i>	)	
	)	
vs.	)	
	)	
Ronda J. Winnecour, Esq., Trustee,	)	
<i>Respondents</i>	)	

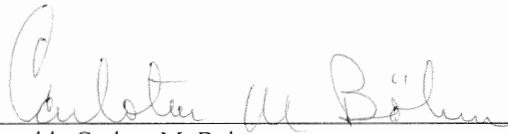
**CONSENT ORDER APPROVING DEBTOR TO FINANCE A NEW OR USED  
VEHICLE**

AND NOW, to wit, this 5th day of June, 2024, it is  
hereby ORDERED, ADJUDGED, and DECREED, that:

1. The Debtors are approved to obtain a loan for no more than \$30,000.00, with a monthly payment of no more than \$550.00 and an interest rate of no more than 21% to be used to purchase a new or used motor vehicle or incur a new vehicle lease;
2. The Debtors are limited in the type of vehicle needed and necessary for their family of six. They have attempted to find a reliable vehicle of that size within the normal parameters allowed by the Court, but have been unable to find anything suitable that fits their needs. Based on the same, they are requesting a small increase in the normal financing limits requested that should not impact or prejudice any party involved in this proceeding;
3. The Debtors are permitted to trade in their 2014 Chrysler Town & Country;
4. The vehicle must be purchased within 60 days of the date of this order;
5. Within 15 days of the financing of the motor vehicle:
  - a. The Debtors will file a report of financing;
  - b. The Debtors do not have prearranged vehicle financing. The Debtors will file an adequate protection order providing for the expedient start of payments for the new vehicle loan which will authorize the chapter 13 trustee to begin the

distribution of adequate protection payments by the Trustee during the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan;

- c. The Debtors shall file an amended Chapter 13 Plan, which includes the new vehicle loan, within 10 days after the vehicle has been purchased.
6. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.



Honorable Carlota M. Bohm  
U.S. Bankruptcy Judge

/s/ Kate DeSimone  
Counsel for the Chapter 13 Trustee

/s/ Christopher M. Frye  
Christopher M. Frye, Esquire  
Attorney for the Debtor

FILED  
6/5/24 4:03 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Bradley J. Ike  
Lauren E. Ike  
Debtors

Case No. 19-21034-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 05, 2024

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley J. Ike, Lauren E. Ike, 1421 Lucia Drive, Canonsburg, PA 15317-1870

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 07, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2024 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor FBC Mortgage LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Christopher M. Frye	on behalf of Joint Debtor Lauren E. Ike chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Bradley J. Ike chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Francis Thomas Tarlecki	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jun 05, 2024

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Total Noticed: 1

on behalf of Creditor FBC Mortgage LLC ecfmail@ecf.courtdrive.com, ecfmail@mw-c-law.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

Marisa Myers Cohen

on behalf of Creditor FBC Mortgage LLC ecfmail@mw-c-law.com, mcohen@mw-c-law.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

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William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11